

## **EXHIBIT B**

**HARMON LAW OFFICES, P.C.**

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Business Hours: Monday-Friday 8:00 AM to 5:30 PM

*SERVING MASSACHUSETTS, NEW HAMPSHIRE AND RHODE ISLAND*

September 21, 2017

To: Ms. Natalie A. Casci  
24 Cedarwood Lane  
Hope Valley, RI 02832

**NOTICE OF MORTGAGE FORECLOSURE SALE**

Re: 24 Cedarwood Lane, Hope Valley(Hopkinton), Rhode Island

Please be advised that this office has scheduled a foreclosure sale to take place at 11:00 a.m. on November 16, 2017 at the above-referenced premises. We are enclosing a copy of the foreclosure advertisement for your records. You will not receive any further notice of the sale.

Our experience has shown us that you are likely to benefit if you allow qualified bidders at the foreclosure sale to enter and inspect the premises. This may result in a higher purchase price. If you are willing to allow qualified bidders to enter and inspect the premises, please be present at the time of the foreclosure sale.

You may order a reinstatement or payoff 24 hours a day on-line by going to [www.hloreinstatement.com](http://www.hloreinstatement.com) or to [www.hlopayoff.com](http://www.hlopayoff.com). Please follow the instructions contained on the web page. Please note that only requests made by owners, borrowers, mortgagors and authorized parties will be processed. You may also contact us during business hours to request a reinstatement or payoff by calling (617) 558-0598. When completing the on-line form or when calling our office, please reference your Case Number 201212-0542 so that we may process your request more quickly.

**IMPORTANT NOTICE**

A servicemember on active duty or deployment or who has recently ceased such duty or deployment has certain rights under subsection 34-27-4(d) of the Rhode Island general laws set out below. To protect your rights if you are such a servicemember, you should give written notice to the servicer of the obligation or the attorney conducting the foreclosure, prior to the sale, that you are a servicemember on active duty or deployment or who has recently ceased such duty or deployment. This notice may be given on your behalf by your authorized representative. If you have any questions about this notice, you should consult with an attorney.

(i) Upon a court order granted before such sale, foreclosure or seizure after hearing on a petition filed by the mortgagee against such servicemember; or

(ii) If made pursuant to an agreement of all parties.

(6) Penalties. - A mortgagee who knowingly makes or causes to be made a sale, foreclosure or seizure of property that is prohibited by subsection (d)(3) shall be fined the sum of one thousand dollars (\$1,000), or imprisoned for not more than one year, or both. The remedies and rights provided hereunder are in addition to and do not preclude any remedy for wrongful conversion otherwise available under law to the person claiming relief under this section, including consequential and punitive damages.

(7) Any petition hereunder shall be commenced by action filed in the superior court for the county in which the property subject to the mortgage or other security in the nature of a mortgage is situated. Any hearing on such petition shall be conducted on an expedited basis following such notice and/or discovery as the court deems proper.

*Harmon Law Offices, P.C.*  
Attorney for Present holder of mortgage

/NRA/201212-0542/Enclosure

**PLEASE BE ADVISED THAT THIS OFFICE IS ATTEMPTING TO COLLECT A DEBT AND THAT ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

**MORTGAGEE'S SALE**

24 Cedarwood Lane Hope Valley (Hopkinton), RI

The premises described in the mortgage will be sold subject to all encumbrances and prior liens on November 16, 2017 at 11:00 a.m. on the premises, by virtue of the power of sale contained in a mortgage by Robert J. Casci and Natalie A. Casci dated September 27, 2006 and recorded in the Hopkinton Land Evidence Records in Book 444, Page 719, as affected by Loan Modification agreement recorded with said Land Evidence Records in Book 476, Page 201 and as affected by Loan Modification agreement recorded with said Land Evidence Records in Book 492, Page 472, the conditions of said mortgage having been broken.

\$10,000.00 in cash, certified or bank check is required to bid. Other terms will be announced at the sale.

HARMON LAW OFFICES, P.C.  
Attorney for the Holder of the Mortgage  
150 California Street  
Newton, MA 02458  
(617) 558-0500  
201212-0542 - PRP